# GOVERNMENT OF INDIA
# FINANCE
# LOK SABHA

UNSTARRED QUESTION NO:3270
ANSWERED ON:18.12.2015
ATM Network
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**Will the Minister of FINANCE be pleased to state:**

(a) the norms laid down for installing Automated Teller Machines (ATMs) by the public and private sector banks;

(b) whether the Government has any special provision for opening of ATMs in rural areas, if so, the details thereof along with the number of ATMs currently operating in the country, bank and State-wise;

(c) the number of average daily transactions on each ATM has been consistently decreasing during the last three years and if so, the details thereof; and

(d) the steps taken / being taken by the Government to ensure more ATMs in rural areas in the country?

## Answer

The Minister of State in the Ministry of Finance

(a) to (d) Reserve Bank of India (RBI) has informed that all Scheduled Commercial Banks (SCBs) (excluding Regional Rural Banks) do not need to obtain permission of RBI for installation of ATMs at branches and extension counters for which they hold licenses issued by RBI. SCBs can also install Off-site ATMs without the permission of RBI subject to certain conditions. The number of ATMs deployed by Scheduled Commercial Banks throughout India as on September 30, 2015 is 189844. Bank-wise list and State-wise list of deployment of ATMs are given at Annexure-1 and Annexure − 2 respectively.

To further the expansion of ATM network, RBI decided in 2012, to permit non-bank entities incorporated in India under the Companies Act 1956, to set up, own and operate ATMs in India. Non-bank entities that intend setting up, owning and operating ATMs, are christened "White Label ATM Operators" (WLAO) and such ATMs are called "White Label ATMs" (WLAs). Three different schemes are available to WLAOs for setting of WLAs which incentivize setting up of WLAs in Tier III to Tier VI centres (population less than 50000). As on 31.10.2015, 10983 WLAs have been set up.

RBI has informed that average number of daily transactions through ATMs for SCBs are as under:

As on Total Transactions at ATMs Number of ATMs No. of average daily transactions at ATMs
Sept. 15 655298030 189844 115.06
March, 15 624642413 181398 111.08
March, 14 571794209 160055 115.24

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